



News You Can Use!

Important Information for Employees of Oklahoma State University

Human Resources

October 2013

It's Time to Elect Your 2014 Benefits!
2014 Annual Benefits Enrollment
October 1 - October 31, 2013

Online Enrollment: *Web for Employees*
<http://webemp.okstate.edu>

2014 Annual Benefits Information
<http://hr.okstate.edu>

Includes Link to 2014 Annual Benefits Enrollment Informational Video

2014 HealthCare Premium Chart

	Total	OSU Pays	Employee Pays
BlueOptions			
Employee Only	\$ 491.40	\$ 451.40	\$ 40.00
Employee+Children	\$ 890.70	\$ 603.50	\$ 287.20
Employee+Spouse	\$ 1,230.50	\$ 841.36	\$ 389.14
Family	\$ 1,618.86	\$ 1,113.20	\$ 505.66
BlueEdge			
Employee Only	\$ 390.94	\$ 370.94	\$ 20.00
Employee+Children	\$ 708.66	\$ 603.50	\$ 105.16
Employee+Spouse	\$ 978.96	\$ 841.36	\$ 137.60
Family	\$ 1,287.62	\$ 1,113.20	\$ 174.42



OKLAHOMA STATE UNIVERSITY

New in 2014 - \$20 Tobacco-Free Credit

Using *Web for Employees* during Annual Benefits Enrollment, employees will receive a \$20 tobacco incentive when they affirm:

- they are not tobacco users; or
- they have not used tobacco products in the last 90 days; or
- they have completed a tobacco-cessation program in the last 90 days.

The tobacco-free incentive program is part of OSU's tobacco-free initiative and to support OSU's mission to become America's Healthiest Campus.

BlueOptions and BlueEdge \$250 Deductible Credit

Employees and spouses enrolled in BlueOptions or the BlueEdge High Deductible Plan in 2014 who complete the online Health Assessment (HA) will receive an annual deductible credit of \$250. The HA may be completed any time after July 1, 2013, for 2014 credit.

You can access the online HA by using the OSU BlueCross BlueShield website, www.bcbsok.com/osu, to log in to *Blue Access for Members*.

Use Web for Employees for 2014 Annual Benefits Enrollment Changes

Web for Employees, <http://webemp.okstate.edu>, will be available through Thursday, October 31, 2013, at 6:00 p.m., to make annual benefit enrollment changes to 2014 benefits. Changes will be effective January 1, 2014.

Some important points to consider:

- There are two health plans from which to choose: *BlueOptions PPO Plan* and *BlueEdge High Deductible Plan with a Health Savings Account*. You can view the 2014 BlueCross BlueShield Plan Comparison Chart online at <http://hr.okstate.edu>.
- Employees currently enrolled in the BlueChoice Plan will be default enrolled into the BlueOptions Plan in 2014 unless they change their election in *Web for Employees* during 2014 Annual Benefits Enrollment.
- A \$250 deductible credit is available for employees and spouses enrolled in the BlueOptions or BlueEdge High Deductible Plan who complete the online Health Assessment. (*See related article*).
- Employees will receive a \$20 monthly credit as a tobacco-free incentive. (*See related article*).
- Co-pays and deductibles will apply to out-of-pocket maximums in the BlueOptions Plan. Individual out-of-pocket maximum = \$4,250, family out-of-pocket maximum = \$12,700.
- Employees who wish to waive OSU employee-only health insurance will need to complete a two-part process using *Web for Employees*. (*See related article*).
- There is a \$2,500 plan limit for health care Flexible Spending Accounts (FSAs) in 2014, per participating employee. (*See related article*).
- There are minimal changes in dental and vision premiums. There are eight dental and six vision plans from which to choose.
- You can increase supplemental life coverage by no more than \$5,000 on yourself or your spouse (if you are not already at the maximum amount of coverage.)
- There are no premium or plan changes to the Long-Term Disability Plan.

ANNUAL BENEFITS ENROLLMENT INFORMATION SESSIONS

Monday, October 7, 2013 or
Tuesday, October 15, 2013

10:00 a.m. to 11:00 a.m.
106B Whitehurst

RSVP to Employee Services, (405) 744-5449

RSVP required to ensure adequate seating

BlueOptions Value-Based Benefits

Employees enrolled in the BlueOptions plan in 2014 who have been diagnosed with diabetes or congestive heart failure can benefit from enrollment in one of two BlueCross BlueShield Condition Management Programs:

- *Diabetic Condition Management Program:* enrolled members receive a reduction in cost for hypertensive drugs, insulin, test strips, lancets and oral medication.
- *Congestive Heart Failure Condition Management Program:* enrolled members receive a copayment reduction on name-brand hypertensive drugs.

To enroll in either of the programs, call BlueCross BlueShield at 1-866-670-6681.

Employees Currently Enrolled in an FSA or HSA Must Re-Enroll for 2014

If you are currently enrolled in a Flexible Spending Account (medical reimbursement account or dependent care account) or a Health Savings Account (HSA) and wish to participate in any of these plans in 2014, you will need to re-enroll as your current election(s) will be reset to zero. Medical reimbursement accounts are limited to \$2,500 employee contributions. If you and your spouse are both employed, both of you may participate and contribute up to \$2,500 each in a medical reimbursement account.

Health Savings Accounts

Employees who wish to participate in a Health Savings Account must be enrolled in the BlueEdge High Deductible Plan, cannot be Medicare-eligible, cannot be claimed as a dependent on another person's tax return, and cannot be enrolled in any other non-qualified medical plan.

The HSA has annual contribution limits of \$3,300 individual and \$6,550 family. These maximums should include employer contributions.

For more information, go to <http://hr.okstate.edu/benefits/HSAInfo2013>.

What is a Flexible Spending Account?

A Flexible Spending Account (FSA) allows you to pay for certain health care expenses that you incur for treatment of yourself, your spouse, and your eligible dependents with pre-tax contributions through a payroll tax-sheltered deduction. You may elect reimbursement from:

- **Health Care Reimbursement Account:** qualified unreimbursed medical expenses you incur for treatment for yourself, your spouse, and your eligible dependents up to \$2,500 for a plan year.
- **Dependent Care Account:** dependent care expenses for children under the age of 13 with an annual household contribution maximum of \$5,000.

As you consider your enrollment amount for medical reimbursement, remember the claims period allows participants to incur out-of-pocket expenses during 2014 and the first two and one half months of 2015. In other words, you can incur expenses from January 1, 2014, to March 15, 2015, and apply them to your 2014 plan year balance rather than "lose it." You will still have a deadline of March 31, 2015, to submit paper claims for reimbursement if you did not use your WageWorks debit card.

Questions? Call Employee Services, (405) 744-5449.

Waiving Health Insurance is a Two-Part Process

Employees who have other major medical group coverage may waive OSU coverage. Employees who waived health insurance in 2013 and wish to waive health insurance in 2014 will need to select "waived" as a change during the 2014 Annual Benefits Enrollment period and also complete a *Waive Health Insurance Form in 2014* online using *Web for Employees*, <http://webemp.okstate.edu>.

Employees who waive health insurance in 2014 will receive \$200 per month (OSU paid) toward a medical reimbursement account. In addition, they will be enrolled in the BlueCross BlueShield Well onTarget program.

Please remember you must complete this two-part process or coverage will default to BlueOptions for 2014.

Cancer Insurance

Even with good medical insurance, if you were to be diagnosed with cancer, your out-of-pocket medical costs could be considerable. The good news is American Fidelity Assurance Company's Limited Benefit Cancer Insurance may help with your out-of-pocket costs.

American Fidelity's Limited Benefit Cancer Insurance Policy may help with some of the indirect costs of cancer. The policy provides wellness benefits to help with the costs of screening for the early detection of some cancers as well as the financial aid you may need if diagnosed with cancer. Plus, the plan is available to you through convenient payroll deduction.

To enroll in the plan, visit www.americanfidelity.com/osu. Premiums are tax-sheltered when you enroll during the 2014 Annual Benefits Enrollment period, October 1 - October 31, 2013.

Questions? Contact Jeannie Strickland, OSU's American Fidelity Account Representative, at jeannie.strickland@af-group.com or call 1-800-933-1853.

Special Beginnings

Maternity Program Deductible Credit

Employees enrolled in the BlueOptions plan in 2014 who enroll in the BlueCross BlueShield Special Beginnings Maternity Program by the end of their first trimester of pregnancy will receive a \$250 deductible credit. This is in addition to the \$250 deductible credit for completing the Health Assessment. You may enroll any time after October 1, 2013, for 2014 credit.

Special Beginnings can help you understand and manage your pregnancy. Available at no additional cost, this maternity program supports you from early pregnancy until six weeks after delivery.

To enroll in the program, call BlueCross BlueShield, 1-888-421-7781, between 8:00 a.m. and 6:30 p.m.

TIAA-CREF Visits

TIAA-CREF representatives will be on the Stillwater campus for financial planning and retirement advice to meet one-on-one with employees:

- October 29th, 30th, 31st
- November 12th, 13th, 14th

Appointments fill up fast! To make an appointment, schedule online at www.tiaa-cref.org/schedulenow or call TIAA-CREF at 1-800-732-8353.